

IN THE CLAIMS:

The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Canceled)

2. (Previously Presented) The system of claim 39, further comprising an application server on which the dispatcher, the handler systems and the worker utilities reside.

3. (Previously Presented) The system of claim 2, wherein the application server is a J2EE-compliant Java Application Server.

4. (Previously Presented) The system of claim 39, wherein the plurality of handler systems are software modules deployed as a Java Objects.

5. (Canceled)

6. (Previously Presented) The system of claim 39, further comprising an interface, wherein the at least one worker utility is configured to perform a specific task by communicating with the interface.

7. (Previously Presented) The system of claim 6, wherein the interface is

communicatively coupled to at least one of: a credit bureau, a database, a card authorization service, a general accounts system, and a new card service.

8. (Previously Presented) The system of claim 39, wherein at least one of the plurality of handler systems is configured to facilitate a new account application process.

9. (Previously Presented) The system of claim 39, wherein at least one of the plurality of handler systems is configured to execute fulfillment logic to deliver at least one of a product and a service.

10. (Previously Presented) The system of claim 39, wherein at least one of the plurality of handler systems is configured to facilitate an authentication of a user.

11. (Previously Presented) The system of claim 39, wherein at least one of the plurality of handler systems is configured to facilitate a sign-on process for online users.

12. (Previously Presented) The system of claim 39, wherein at least one of the plurality of handler systems is configured with communication protocols for communicating with the at least one worker utility.

13. (Previously Presented) The system of claim 39, wherein the at least one worker utility performs a discrete unit of work to perform a specific task.

14. (Previously Presented) The system of claim 39, wherein at least one of the plurality of event requests includes an event selected from a group of events including: online banking account set-up, credit bureau access, epay account set-up, brokerage account set-up, membership banking set-up, user authentication, electronic payment, savings account set-up, checking account setup, and rewards program setup.

15. (Previously Presented) The system of claim 39, wherein the at least one worker utility comprises one or more of the following worker utilities:

- an email worker;
- a credit bureau interface worker;
- an application specific worker;
- a profile worker; and
- a data capture worker.

16. (Previously Presented) The system of claim 39, wherein the at least one worker utility is a credit bureau interface (CBI) worker.

17. (Previously Presented) The system of claim 16, wherein CBI worker is configured with suitable protocols for communicating with a CBI server; wherein the CBI server interfaces with at least one credit bureau.

18. (Previously Presented) The system of claim 39, further comprising a web

server user interface configured to interact with the client interface system.

19 - 38. (Canceled)

39. (Previously Presented) An acquisition system, comprising:

a computerized client interface system configured to accept a plurality of event requests from a plurality of clients; and

a dispatcher configured to route each of the plurality of event requests to at least one of a plurality of handler systems, each handler system configured to invoke at least one of a plurality of worker utilities according to business logic for handling a respective event request, each worker utility configured to perform one or more tasks to fulfill the respective event request,

wherein at least one of the plurality of clients is enabled to add a new worker utility and all of the plurality of handler systems are enabled to invoke any of the worker utilities, and

wherein the new worker utility is configured by at least one of a corresponding client and one of the handler systems to be re-used by any one of the plurality of clients.

40. (Previously Presented) The system of Claim 39, further comprising,

a test handler configured to:

determine, at a predetermined testing time, a status of a handler system and a worker utility, the status indicating whether the handler system and the worker utility is available to perform tasks associated with the plurality of event requests,

store the status and a corresponding time the status was determined for the handler system and the worker utility,

adjust the predetermined testing time based on at least one of the stored status and a volume of the plurality of event requests,

determine, based at least in part on the status, a time slot during which the plurality of clients are permitted to submit the plurality of event requests, and

communicate, to the plurality of clients, the status and the time slot.